

Date: [Current Date]

[Collection Agency Name]  
[Collection Agency Address]  
[City, State, Zip Code]

RE: Account Number [Account Number]  
Total Amount Due: \$[Amount]

To Whom It May Concern,

This letter is a formal offer to settle the above-referenced account. This is not an admission of liability for the debt, but an effort to resolve this matter amicably.

I am willing to pay the amount of \$[Offer Amount] as payment in full in exchange for your agreement to the following terms:

- Your company will completely remove and delete all information regarding this account from all credit reporting agencies (Equifax, Experian, and TransUnion) within 15 days of receiving payment.
- Your company will not report this account as "paid in full," "settled," or "paid collection." It must be completely removed from my credit profile.
- This payment will satisfy the debt in its entirety, and no further collection efforts will be made.

If you agree to these terms, please sign this letter and return a copy to me. Upon receipt of the signed agreement, I will send a payment in the amount of \$[Offer Amount] via certified check or money order.

Please note that if this offer is not accepted and the terms are not met, I will continue to dispute the validity of this debt.

Sincerely,

[Your Name]  
[Your Address]  
[Your City, State, Zip Code]

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**Accepted by Collection Agency:**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_